

In re:
Kimberly M. Setlowe
Debtor

Case No. 19-13434-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 11, 2024

User: admin
Form ID: 138OBJ

Page 1 of 5
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2024:

Recip ID	Recipient Name and Address
db	+ Kimberly M. Setlowe, 1901 Callowhill Street, Apt 909, Philadelphia, PA 19130-0018
14357794	#+ American Honda Finance Corporation, c/o William E. Craig, Esquire, Morton & Craig, LLC, 110 Marter Ave., Suite 301 Moorestown, NJ 08057-3125
14337934	+ Cityn of Virginia Beach, John T. Atkinson, Treasurer, 2401 Courthouse Dr, VA Beach, VA 23456-9018
14347952	+ Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
14348234	Jefferson Health, PO BOX 785992, Philadelphia PA 19178-5992
14366696	Navient Solutions, LLC. on behalf of, Florida Department of Education, Office of Student Financial Assistance (, PO BOX 7019, Tallahassee, FL 32314-7019
14337950	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14348252	+ Philadelphia Parking Authority Bankruptcy Departme, 701 Market Street, Philadelphia, PA 19106-2895
14347950	Stoneleigh Recovery Associates, LLC, P.O. Box 1479, Lombard, IL 60148-8479
14337956	+ Vital Recovery Services LLC, PO BOX 923474, Peachtree CORS, GA 30010-3474

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 12 2024 00:01:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2024 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14339678	Email/Text: Bankruptcy@absoluteresolutions.com	Jul 12 2024 00:01:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
14337921	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 12 2024 00:01:00	American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016
14337358	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 12 2024 00:01:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14347957	Email/PDF: bncnotices@becket-lee.com	Jul 12 2024 00:16:55	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14337922	+ Email/PDF: bncnotices@becket-lee.com	Jul 12 2024 00:15:07	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14337923	+ Email/Text: bk@avant.com	Jul 12 2024 00:02:00	Avant, 222 N. LaSalle St., Suite 1700, Chicago,

District/off: 0313-2

User: admin

Page 2 of 5

Date Rcvd: Jul 11, 2024

Form ID: 138OBJ

Total Noticed: 63

			Illinois 60601-1101
14337924	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 12 2024 00:01:00	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
14337931	Email/Text: megan.harper@phila.gov	Jul 12 2024 00:01:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14337932	Email/Text: megan.harper@phila.gov	Jul 12 2024 00:01:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14337935	Email/Text: Webcollex@ebn.phinsolutions.com	Jul 12 2024 00:01:47	CKS Financial, PO BOX 2856, Chesapeake VA 23327-2856
14337925	Email/Text: cms-bk@cms-collect.com	Jul 12 2024 00:01:00	Capital Management Services, 698 1/2 South Ogfen Street, Buffalo, NY 14206-2317
14347954	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 12 2024 00:14:38	Capital One/Neiman Marcus/Bergdorf Goodm, Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285
14337926	+ Email/Text: bankruptcy@cavps.com	Jul 12 2024 00:01:00	Cavalry Portfolio Services, ATTN: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
14337356	+ Email/Text: bankruptcy@cavps.com	Jul 12 2024 00:01:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14347951	+ Email/Text: jessicaohrlein@cpcrecovery.com	Jul 12 2024 00:02:00	Central Portfolio Control, 10249 Yellow Circle Drive, Suite 200, Minnetonka, MN 55343-9111
14337928	+ Email/Text: ecf@ccpclaw.com	Jul 12 2024 00:01:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14337930	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 12 2024 00:15:38	Citi, PO box 790040, St Louis, MO 63179-0040
14348221	+ Email/Text: bankruptcy@philapark.org	Jul 12 2024 00:02:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Phila PA 19101-1819
14337933	+ Email/Text: bankruptcy@philapark.org	Jul 12 2024 00:02:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14420763	+ Email/Text: vbbk4you@vbgov.com	Jul 12 2024 00:01:00	City of Virginia Beach, 2401 Courthouse Drove, Bldg 1, Virginia Beach VA 23456-9120
14337937	Email/Text: mrdiscen@discover.com	Jul 12 2024 00:01:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
14337936	+ Email/Text: mrdiscen@discover.com	Jul 12 2024 00:01:00	Discover, P.O. Box 3025, New Albany, OH 43054-3025
14338236	Email/Text: mrdiscen@discover.com	Jul 12 2024 00:01:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14545937	Email/Text: ECMCBKNotices@ecmc.org	Jul 12 2024 00:01:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14337938	Email/Text: bankruptcycourts@equifax.com	Jul 12 2024 00:01:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
14337939	^ MEBN	Jul 11 2024 23:52:29	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14337940	Email/Text: data_processing@fin-rec.com	Jul 12 2024 00:01:00	Financial Recovery Services INC, PO BOX 385908, Minneapolis, MN 55438-5908
14337941	Email/Text: GCSBankruptcy@gcserv.com	Jul 12 2024 00:01:00	Gc Services Limited Partnership, PO BOX 1280, Oaks, PA 19456-1280
14337942	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jul 12 2024 00:02:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14337943	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 12 2024 00:01:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14337927	Email/PDF: ais.chase.ebn@aisinfo.com		

District/off: 0313-2

User: admin

Page 3 of 5

Date Rcvd: Jul 11, 2024

Form ID: 138OBJ

Total Noticed: 63

		Jul 12 2024 00:31:45	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
14348847	Email/PDF: ais.chase.ebn@aisinfo.com		
		Jul 12 2024 00:32:18	JPMorgan Chase Bank, N.A., PO BOX 15368, Wilmington DE 19850
14348428	+ Email/Text: RASEBN@raslg.com		
		Jul 12 2024 00:01:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14348234	^ MEBN		
		Jul 11 2024 23:53:24	Jefferson Health, PO BOX 785992, Philadelphia PA 19178-5992
14337133	Email/PDF: resurgentbknotifications@resurgent.com		
		Jul 12 2024 00:16:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14337945	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Jul 12 2024 00:15:18	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14347953	^ MEBN		
		Jul 11 2024 23:52:47	MRS BPO, L.L.C., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
14337946	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jul 12 2024 00:01:00	Midland Credit Management, 8875 Aero Drive, San Diego CA 92123-2255
14337947	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jul 12 2024 00:01:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
14361464	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jul 12 2024 00:01:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14337949	+ Email/PDF: pa_dc_claims@navient.com		
		Jul 12 2024 00:32:18	Navient, Attn: Bankruptcy, PO Box 9000, Wiles-Barr, PA 18773-9000
14337952	^ MEBN		
		Jul 11 2024 23:52:34	PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14337954	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Jul 12 2024 00:32:15	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
14348253	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Jul 12 2024 01:02:50	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
14370070	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Jul 12 2024 00:32:18	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14348250	+ Email/Text: bankruptcygroup@peco-energy.com		
		Jul 12 2024 00:01:00	Peco Energy, 2301 Market Street # N 3-1 Legal Departm, Philadelphia PA 19103-1380
14337951	Email/Text: bankruptcygroup@peco-energy.com		
		Jul 12 2024 00:01:00	Peco Energy, 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
14337953	+ Email/Text: bankruptcy@philapark.org		
		Jul 12 2024 00:02:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-1538
14355490	Email/Text: bnc-quantum@quantum3group.com		
		Jul 12 2024 00:01:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
14352142	Email/Text: bnc-quantum@quantum3group.com		
		Jul 12 2024 00:01:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
14335474	^ MEBN		
		Jul 11 2024 23:53:29	Synchrony Bank, c/o of PRA Receivables Management, LLC, Valerie Smith, PO Box 41021, Norfolk, VA 23541-1021
14337955	Email/Text: DASPUBREC@transunion.com		
		Jul 12 2024 00:01:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661

TOTAL: 54

District/off: 0313-2

User: admin

Page 4 of 5

Date Rcvd: Jul 11, 2024

Form ID: 138OBJ

Total Noticed: 63

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14348219	*P++	CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617, address filed with court., City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14348223	*	CKS Financial, PO BOX 2856, Chesapeake VA 23327-2856
14348216	*+	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14337929	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14348217	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14348218	*+	Citi, PO box 790040, St Louis, MO 63179-0040
14348220	*+	City of Philadelphia Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102-1504
14348222	*+	Cityn of Virginia Beach, John T. Atkinson, Treasurer, 2401 Courthouse Dr, VA Beach, VA 23456-9018
14348225	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court., Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
14348224	*+	Discover, P.O. Box 3025, New Albany, OH 43054-3025
14348226	*P++	EQUIFAX INC, 1550 Peachtree Street NE, Atlanta, GA 30309, address filed with court., Equifax, P.O. Box 740241, Atlanta, GA 30374
14348227	*+	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14348228	*	Financial Recovery Services INC, PO BOX 385908, Minneapolis, MN 55438-5908
14348229	*P++	GC SERVICES LIMITED PARTNERSHIP, 6330 GULFTON STREET, HOUSTON TX 77081-1198, address filed with court., Gc Services Limited Partnership, PO BOX 1280, Oaks, PA 19456-1280
14348230	*+	Genesis Bc/Celtic Bank, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14348231	*	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14337944	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, 600 Arch Street room 5200, Philadelphia, PA 19106
14348232	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, 600 Arch Street room 5200, Philadelphia, PA 19106
14348235	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14348246	*+	MRS BPO L.L.C., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
14348236	*+	Midland Credit Management, 8875 Aero Drive, San Diego CA 92123-2255
14348245	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
14348247	*	Nationwide Credit INC, PO BOX 14581, Des Moines, IA 50306-3581
14348248	*+	Navient, Attn: Bankruptcy, PO Box 9000, Wiles-Barr, PA 18773-9000
14348249	*	PA Dept. of Revenue Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14348251	*+	PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14348254	*	Stoneleigh Recovery Associates, LLC, P.O. Box 1479, Lombard, IL 60148-8479
14348255	*P++	TRANSUNION, 555 W ADAMS, CHICAGO IL 60661-3631, address filed with court., Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14348256	*+	Vital Recovery Services LLC, PO BOX 923474, Peachtree CORS, GA 30010-3474
14337948	##	Nationwide Credit INC, PO BOX 14581, Des Moines, IA 50306-3581

TOTAL: 0 Undeliverable, 29 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0313-2

User: admin

Page 5 of 5

Date Rcvd: Jul 11, 2024

Form ID: 138OBJ

Total Noticed: 63

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2024 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Kimberly M. Setlowe help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor American Honda Finance Corporation wcraig@egalawfirm.com mortoncraige@cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 4

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Kimberly M. Setlowe)	Case No. 19-13434-amc
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: July 10, 2024

For The Court

Timothy B. McGrath
Clerk of Court